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September 2005










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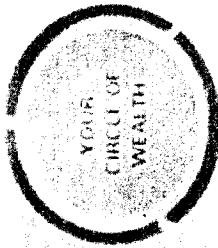
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Thu Sep 29, 2005

MoneyTrax, Inc.**Comparison of LEAP and MoneyTrax****Comparison of LEAP and MoneyTrax**

Several agents and advisors have asked our opinion on how the MoneyTrax and LEAP systems compare to each other. The following is a brief outline of what we believe to be the similarities and differences between the two systems.

Similarities between LEAP and MoneyTrax

They are both great systems.
 They both talk about opportunity cost.
 They both believe in the benefits of permanent insurance.
 They both market to insurance agents and financial professionals.
 They both help you find the money to help your clients.
 They are both considered to be the best training available.
 They are both "wants" based rather than "needs" based.
 They both help agents increase their life production.

Differences between LEAP and MoneyTrax

LEAP has a model called the PS&G.
 MoneyTrax uses the Spending Game as its model.
 LEAP is considered by many to be expensive.
 MoneyTrax is reasonable and affordable to maintain.
 LEAP charges for each symposium you attend.
 MoneyTrax allows you to come for free after your 4th COW college.
 LEAP gives no benefits for referrals.
 MoneyTrax gives a \$250 referral certificate for each referral.

Show Cart

Your Cart is currently empty.

LEAP is written for agents.
MoneyTrax is written for your clients.

LEAP has about a 2 year learning curve.
MoneyTrax can be purchased today and used tomorrow.

LEAP requires one to adopt a totally new philosophy.
MoneyTrax allows you to add to your past success.

LEAP is not looking for input on how to improve their system.
MoneyTrax welcomes it.

LEAP does not want you showing their system to other agents.
MoneyTrax wants you to show and tell everyone you know.

LEAP is not interested in what you know.
MoneyTrax improves their system from the insight you have.

LEAP is the ideas and creation of one person.
MoneyTrax is an evolutionary contribution of every system owner.

LEAP makes you sign forms to keep from talking to others.
MoneyTrax utilizes no intimidation techniques.

LEAP requires you to send your materials back if you quit.
MoneyTrax has no requirements.

LEAP has a restrictive license agreement.
MoneyTrax has no such restrictions. Use it, or do not use it.

LEAP has no online training available.
MoneyTrax Online University is available 24\7.

LEAP software is considered complicated and difficult to learn.
MoneyTrax is easy to learn and easy to use.

LEAP will not let you record their trainings.
MoneyTrax has no problems if used for your personal use.

LEAP does not allow non-licensed guests at their symposiums.
MoneyTrax encourages users to bring a guest for free.

LEAP software has minimal documentation.
MoneyTrax has math and script for every screen in the system.

LEAP software has minimal training documentation.
MoneyTrax has complete written as well as visual documentation.

LEAP gives no consideration for referrals to their symposium.
MoneyTrax gives \$500 off your cost for registration to COW College.

LEAP has primarily been a promoter of only whole life products.
MoneyTrax promotes all fully funded permanent products.

LEAP has been around for about 25 years.
MoneyTrax was started in 1994.

LEAP teaches you concepts; you have to learn how to convey them.
MoneyTrax teaches you concepts and helps you illustrate them.

LEAP requires you to do the math.
MoneyTrax gives you the math and the underlying formula.

LEAP is a philosophy of how to sell.
MoneyTrax is a sales process with a dynamic visual story board.

LEAP is designed to help you sell more life insurance.
MoneyTrax will help you sell more of every financial product.

They are both great systems and either will help you get to the next level in your practice if you will commit yourself to learn them. We do not believe that if you own the LEAP system you should stop using it and use the MoneyTrax "Circle of Wealth" system. Many agents who have joined LEAP have greatly increased their production but have found it hard to communicate to their clients. Many agents own the LEAP system but have also purchased our tools to help them in the communication process. If you currently have neither system we would recommend that you start with MoneyTrax first because of its ease of use, shorter learning curve and lower startup costs. At some point you may decide to purchase LEAP but very few of our system users feel the need to do so if they do not own it already.

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